IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

UTILITY APPLICATION AND APPLICATION FEE TRANSMITTAL (1.53(b))

ASSISTANT COMMISSIONER FOR PATENTS
Box Patent Application
Washington, D.C. 20231

Sir:

Transmitted herewith for filing is the patent application of

Named Inventor(s) and
Address(es):   Stephen Lange Ranzini; 959 Maiden Lane; Ann Arbor, Michigan 48105

John Sheridan; 3025 Boardwalk; Ann Arbor, Michigan 48108

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

Enclosed are:

[X] __31__page(s) of specification, __1__page(s) of Abstract, __32__page(s) of claims

[X] __7__sheets of drawing   [ ] formal   [X] informal

[ ]_____page(s) of Declaration and Power of Attorney

        [ ] Unsigned
        [ ] Newly Executed
        [ ] Copy from prior application

        [ ] Deletion of inventors including Signed Statement under 37 C.F.R. § 1.63(d)(2)

[ ]   Incorporation by Reference: The entire disclosure of the prior application, from which a copy of the combined declaration and power of attorney is supplied herein, is considered as being part of the disclosure of the accompanying application and is incorporated herein by reference.

[ ]   Microfiche Computer Program (Appendix)

[ ]   _____ page(s) of Sequence Listing

        [ ]   computer readable disk containing Sequence Listing
        [ ]   Statement under 37 C.F.R. § 1.821(f) that computer and paper copies of the Sequence Listing are the same

520796_1

[ ]   Claim for Priority

[ ]   Certified copy of Priority Document(s)

    [ ]   English translation documents

[ ]   Information Disclosure Statement

    [ ]   Copy of ____ cited references

    [ ]   Copy of PTO-1449 filed in parent application serial No._____.

[ ]   Preliminary Amendment

[X]   Return receipt postcard (MPEP 503)

[ ]   Assignment Papers (assignment cover sheet and assignment documents)

    [ ]   A check in the amount of $40.00 for recording the Assignment.

    [ ]   Assignment papers filed in parent application Serial No. _____.

    [ ]   Certification of chain of title pursuant to 37 C.F.R. § 3.73(b).

[ ]   This is a [ ] continuation [ ] divisional [ ] continuation-in-part (C-I-P) of prior application serial no. _____.

    [ ]   Cancel in this application original claims _____ of the parent application before calculating the filing fee. (At least one original independent claim must be retained for filing purposes.)

    [ ]   A preliminary Amendment is enclosed. (Claims added by this Amendment have been properly numbered consecutively beginning with the number following the highest numbered original claim in the prior application.

[ ]   The status of the parent application is as follows:

    [ ]   A Petition For Extension of Time and a Fee therefor has been or is being filed in the parent application to extend the term for action in the parent application until _____.

    [ ]   A copy of the Petition for Extension of Time in the co-pending parent application is attached.

    [ ]   No Petition For Extension of Time and Fee therefor are necessary in the co-pending parent application.

[ ]   Please abandon the parent application at a time while the parent application is pending or at a time when the petition for extension of time in that application is granted and while this application is pending has been granted a filing date, so as to make this application co-pending.

    [ ]   Transfer the drawing(s) from the patent application to this application.

[ ]   Amend the specification by inserting before the first line the sentence:
This is a [ ] continuation [ ] divisional [ ] continuation-in-part of co-pending application Serial No. ____ _____ filed _____.

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I.   CALCULATION OF APPLICATION FEE (For Other Than A Small Entity)

	Number Filed		Number Extra	Rate	Basic Fee $690.00
Total Claims	187	-20=	167	x$18.00	$3,006.00
Independent Claims	15	- 3=	12	x$78.00	$ 936.00
Multiple Dependent Claims					
	[ ] yes		Additional Fee =	$260.00	$ 0
	[X] no		Add'l Fee =	NONE	

Total: $ 4,632.00

[X]   A statement claiming small entity status is attached or has been filed in the above-identified parent application and its benefit under 37 C.F.R. § 1.28(a) is hereby claimed. Reduced fees under 37 C.F.R. § 1.9(F) (50% of total) paid herewith $2,316.00.

[X]   A check in the amount of $2,316.00 in payment of the application filing fees is attached.

[ ]   Charge Fee(s) to Deposit Account No. 13-4500. Order No. _____ . A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

[X]   The Assistant Commissioner is hereby authorized to charge any additional fees which may be required for filing this application, or credit any overpayment to Deposit Account No. 13-4500, Order No. 3892-4000. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

MORGAN & FINNEGAN, L.L.P.

Dated: February 10, 2000

By: _John W. Osborne_

John W. Osborne
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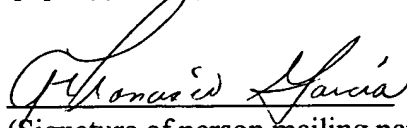|			
Applicant(s)	:	Stephen Lange Ranzini John Sheridan	Group Art Unit: To Be Assigned
Serial No.	:	To Be Assigned	Examiner: To Be Assigned
Filed	:	February 10, 2000	
For	:	**SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS**	

EXPRESS MAIL CERTIFICATE

Express Mail Label No. EJ917774477US

Date of Deposit February 10, 2000

I hereby certify that the following attached paper(s) or fee: Utility Patent Application (enclosing 31 pages of specification, 1 pages of abstract, 32 pages of claims, 7 pages of drawings [Figs. 1-6]), Utility Application and Application Fee Transmittal, Statement Claiming Small Entity Status, Return Receipt postcard; check in the amount of $2,316.00, and this Express Mail Certificate, is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above and is addressed to Box Provisional Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231.

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